

Information to identify the case:

Debtor 1	Brendan O'Malley	Social Security number or ITIN	xxx-xx-8756
	First Name Middle Name Last Name	EIN	____-____-____
Debtor 2	Christina O'Malley	Social Security number or ITIN	xxx-xx-5496
(Spouse, if filing)	First Name Middle Name Last Name	EIN	____-____-____
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter	7 3/25/21
Case number: 21-03896			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brendan O'Malley	Christina O'Malley
2. All other names used in the last 8 years		
3. Address	1759 Lombard Court Glendale Heights, IL 60139	1759 Lombard Court Glendale Heights, IL 60139
4. Debtor's attorney Name and address	John P Carlin Suburban Legal Group PC 1305 Remington Road; Suite C Schaumburg, IL 60173	Contact phone 847-843-8600 Email: jcarlin@suburbanlegalgroup.com
5. Bankruptcy trustee Name and address	Thomas E Springer Springer Larsen Greene, LLC dba Springer Brown 300 South County Farm Road Suite G Wheaton, IL 60187	Contact phone 630-510-0000 Email: tspringer@springerbrown.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 3/26/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 26, 2021 at 02:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: Appear by VIDEO. See details, www.justice.gov/ust-regions-r11/region,-11-northern-district-illinois
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 6/25/21 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Brendan O'Malley
Christina O'Malley
Debtors

Case No. 21-03896-JSB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ccorona1

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Date Rcvd: Mar 26, 2021

Form ID: 309A

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Brendan O'Malley, Christina O'Malley, 1759 Lombard Court, Glendale Heights, IL 60139-2043
29295315	+ Amita Health, 2601 Navistar Drive, Lisle, IL 60532-3697
29295320	Citi/cbna, Citicorp Credit Services; Attn: Centrali, Po Box, Kansas City, MO 64195
29295334	+ Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
29295335	Home Medical Express Inc, PO Box 825529, Philadelphia, PA 19182-5529
29295336	+ Lincoln Automotive Fin, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000
29295338	+ Medical Business Bureau, PO Box 1219, Park Ridge, IL 60068-7219
29295337	+ Medical Business Bureau, 1460 Renaissance Drive, Park Ridge, IL 60068-1349
29295339	+ Merchants? Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700, Chicago, IL 60606-6914
29295342	+ PHH Mortgage Services, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
29295341	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jcarlin@suburbanlegalgroup.com	Mar 26 2021 23:54:00	John P Carlin, Suburban Legal Group PC, 1305 Remington Road; Suite C, Schaumburg, IL 60173
tr	+ EDI: BTESPRINGER.COM	Mar 27 2021 02:28:00	Thomas E Springer, Springer Larsen Greene, LLC, dba Springer Brown, 300 South County Farm Road, Suite G, Wheaton, IL 60187-2438
29295313	EDI: HNDACOM	Mar 27 2021 02:28:00	American Honda Finance, Attn: National Bankruptcy Center, Po Box 168088, Irving, TX 75016
29295316	Email/Text: lossprevention@andigo.org	Mar 26 2021 23:54:00	Andigo Credit Union, 1501 E. Woodfield Road, Schaumburg, IL 60173
29295311	+ EDI: GMACFS.COM	Mar 27 2021 02:23:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
29295314	+ EDI: PHINAMERI.COM	Mar 27 2021 02:28:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
29295312	+ EDI: AGFINANCE.COM	Mar 27 2021 02:23:00	American General Financial/Springleaf Fi, Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731-3251
29295317	+ EDI: TSYS2.COM	Mar 27 2021 02:28:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
29295318	+ EDI: CAPITALONE.COM	Mar 27 2021 02:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
29295321	+ EDI: CITICORP.COM	Mar 27 2021 02:28:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
29295322	+ EDI: CITICORP.COM	Mar 27 2021 02:28:00	Citibank/Goodyear, Attn: Bankruptcy, Po Box

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29295323	+ EDI: CITICORP.COM	Mar 27 2021 02:28:00	790034, St Louis, MO 63179-0034 Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
29295324	EDI: WFNNB.COM	Mar 27 2021 02:28:00	Comenity Bank/Harlem Furniture, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
29295325	EDI: WFNNB.COM	Mar 27 2021 02:28:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
29295327	EDI: WFNNB.COM	Mar 27 2021 02:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125columbus, Columbus, OH 43218
29295326	+ EDI: WFNNB.COM	Mar 27 2021 02:28:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
29295328	+ EDI: WFNNB.COM	Mar 27 2021 02:28:00	Comenitc Capital/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
29295329	+ Email/Text: solutions@cafcu.org	Mar 27 2021 02:24:00	Corporate America Family Credit Union, Attn: Bankruptcy, 2075 Big Timber Road, Elgin, IL 60123-1140
29295330	+ Email/Text: electronicbkydocs@nelnet.net	Mar 27 2021 02:23:00	Department of Education/Nelnet, Attn: Bankruptcy, Po Box 82561, Lincoln, NE 68501-2561
29295331	+ EDI: DISCOVER.COM	Mar 27 2021 02:23:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
29295333	+ EDI: GMACFS.COM	Mar 27 2021 02:23:00	GMAC, PO Box 2182, Greeley, CO 80632-2182
29295332	+ EDI: GMACFS.COM	Mar 27 2021 02:23:00	GMAC, 2740 ARthur Street, Saint Paul, MN 55113-1303
29295319	EDI: JPMORGANCHASE	Mar 27 2021 02:23:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
29295340	+ Email/Text: bnc@nordstrom.com	Mar 27 2021 02:23:17	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
29295343	+ Email/Text: creditsupervisors@rogent.com	Mar 27 2021 02:24:00	Rogers & Hollands, Attn: Bankruptcy, Po Box 879, Matteson, IL 60443-0879
29295344	+ EDI: RMSC.COM	Mar 27 2021 02:23:00	Syncb/HH Gregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
29295345	+ EDI: RMSC.COM	Mar 27 2021 02:23:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
29295346	+ EDI: RMSC.COM	Mar 27 2021 02:23:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
29295347	+ EDI: RMSC.COM	Mar 27 2021 02:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
29295348	+ EDI: RMSC.COM	Mar 27 2021 02:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
29295349	+ EDI: WTRRN BANK.COM	Mar 27 2021 02:28:00	Target, c/o Financial & Retail Srvs. Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0752-1

User: ccoronal

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
John P Carlin	on behalf of Debtor 1 Brendan O'Malley jcarlin@suburbanlegalgroup.com suburbanlegalgroup@iamthewolf.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Thomas E Springer	tspringer@springerbrown.com IL85@ecfbis.com;mspringer@springerbrown.com

TOTAL: 3